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S. Lewis
I hereby certify that this correspondence is being hand
delivered to Examining Group 3600 on November 14, 2002. 11-19-02

Raymond A. Joao
Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Assistant Commissioner for Patents
Washington, D.C. 20231

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THIRD SUPPLEMENTAL AMENDMENT

Sir:

This is a Third Supplemental Amendment in the above-
identified application. Entry of this Third Supplemental
Amendment is respectfully requested.

Please amend the application as follows: